

Medicare Minute Script – January 2025

What's New in 2025?

Your Medicare coverage and costs can change each year, so it's important to understand and review your benefits. Here's an overview of what's new in 2025.

Point 1: Know your Medicare Part A and B costs in 2025.

- Medicare Part A covers inpatient hospital services, skilled nursing facility services, home health care, and hospice. Most people don't owe a premium for Part A, but if neither you nor your spouse have 10 years of Social Security work credits, you may owe a monthly premium. If you're admitted to the hospital as an inpatient, you'll owe a deductible of almost \$1,700 at the beginning of your stay. If you have multiple hospitalizations, you may owe the deductible more than once. After you meet your deductible, your first 60 days in the hospital and your first 20 days in a skilled nursing facility cost you \$0 per day. After that, you owe an out-of-pocket cost each day for your continued stay.
- Medicare Part B covers outpatient costs, such as doctor visits and lab tests. In 2025, the standard monthly Part B premium is \$185. If your income is above \$106,000 as a single person or \$212,000 as a married couple, you may pay a higher premium. Keep in mind that if you have a Medicare Advantage Plan, you may also pay an additional monthly premium for being enrolled in that plan. If you have Original Medicare, you'll owe a Part B deductible of \$257 in 2025. You'll continue to owe a 20% coinsurance for most services covered by Part B.

Point 2: Understand changes to your Part D costs and coverage in 2025.

Medicare Part D covers outpatient prescription drugs. Each year, Part D plans can change the drugs they cover, their pharmacy networks, and their costs. Starting in 2025, your annual out-of-pocket Part D costs are capped at \$2,000. After you reach this out-of-pocket limit, you owe nothing for covered drugs for the rest of the year. You'll have the option to sign up for a payment plan for Part D out-of-pocket costs. The Medicare Prescription Payment Plan, or MPPP, allows you to spread your drug costs throughout the year, with the goal of helping you manage your monthly expenses. If you have Part D, there's a good chance that there are significant changes for 2025, because changes to the law that sets up the rules for the Part D benefit made coverage more generous. Medicare is taking steps to stabilize Part D premiums during this transition by limiting the increase in the base premium. In 2025, the national average premium for the Part D basic benefit is around \$37 per month.

Point 3: Know your opportunities to change your coverage in 2025.

Many people have to wait until Fall Open Enrollment to change their coverage if they aren't happy with it. You may have the opportunity to change your coverage earlier in 2025, though, depending on your circumstances. If you have a Medicare Advantage Plan, you can use the Medicare Advantage Open Enrollment Period to switch to another Medicare Advantage Plan, or to Original Medicare with or without a prescription drug plan. This enrollment period is each year from January 1 through March 31 with changes effective the first of the month following enrollment. You may also be able to change your coverage if you qualify for a Special Enrollment Period, or SEP. There are several situations when you might qualify for an SEP. For example, if you have Medicaid, a Medicare Savings Program, or Extra Help in 2025, you have a once-per-month SEP to enroll in a stand-alone Part D plan or switch between them. If you have Medicaid, you can make a once-per-month change

into certain Special Needs Plans that meet federal requirements for integration and that offer a Medicaid plan in your state. You may also qualify for an SEP if you move outside your plan’s service area.

Point 4: Beware of “new” Medicare card schemes.

New Medicare cards were sent to people on Medicare in 2018. These new cards removed Social Security numbers to better protect people with Medicare. While the rollout of new Medicare cards ended years ago, scams about Medicare cards continue. You will not be getting an updated Medicare card this year, but scammers may try to convince you otherwise. For example, scammers may falsely tell you that Medicare is again issuing new cards—perhaps a plastic, or chipped card. The scammers may tell you that you must verify your identity for them to send your new Medicare card. This is an attempt to gain your personal or financial information. Beware of unsolicited calls, such as anyone claiming to be from Medicare, needing you to verify your identity, or sending you an updated Medicare card.

Take Action:

1. Review and understand your Medicare health costs. If you have Original Medicare, review your *Medicare & You 2025* handbook or call 1-800-MEDICARE (1-800-633-4227) to request one be sent to you. If you have a Medicare Advantage Plan or Part D plan, call your plan to learn more about your costs and coverage.
2. Call your State Health Insurance Assistance Program (SHIP) for one-on-one counseling around your Medicare coverage decisions or cost assistance programs.
3. Contact your Senior Medicare Patrol (SMP) if you may have experienced potential Medicare fraud, errors, or abuse.
4. If you’re unhappy with your coverage for 2025, find out if you can make changes during an SEP. Contact your SHIP or 1-800-MEDICARE for more information.

Local SHIP Contact Information	Local SMP Contact Information
<p>SHIP toll-free: 800-247-4422 SHIP email: idahoshiba@doi.idaho.gov SHIP website: shiba.idaho.gov</p>	<p>SMP toll-free: 800-247-4422 SMP email: idahoshiba@doi.idaho.gov SMP website: https://aging.idaho.gov/stay-safe/senior-medicare-patrol-fraud-prevention</p>
<p>To find a SHIP in another state: Call 877-839-2675 and say “Medicare” when prompted or visit www.shiphelp.org.</p>	<p>To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org.</p>

This document is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$2,534,081 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

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